



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name BMO FINANCIAL CORP.

City/State WILMINGTON, DE

Bank Holding Company Information

Federal Reserve District: 7

Consolidated Assets (\$000): 193,282,705

Peer Group Number: 1 Number in Peer Group: 131

Number of Bank Subsidiaries: 2

Peer Group Number	Description
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- | | |
|---|--|
| 1 | Consolidated assets equal to or greater than \$10 billion |
| 2 | Consolidated assets between \$3 billion and \$10 billion |
| 3 | Consolidated assets between \$1 billion and \$3 billion |
| 4 | Consolidated assets between \$500 million and \$1 billion |
| 5 | Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6) |
| 6 | Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7) |
| 7 | Consolidated assets less than \$150 million (valid only prior to March 2003) |
| 9 | Atypical and second-tier holding companies |

Mailing Address:

<u>BMO FINANCIAL CORP.</u>
<u>1209 ORANGE STREET</u>
<u>WILMINGTON, DE 19801</u>

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Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	193,648,599			181,340,237			184,437,641			162,219,142			142,983,270																	
Net income (\$000)	1,162,133			409,884			1,146,333			1,098,548			974,765																	
Number of BHCs in peer group	131			127			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	1.93	2.65	13	2.02	2.84	14	2.04	2.77	15	2.18	3.01	17	2.23	3.08	18															
+ Non-interest income	1.17	1.11	59	1.02	1.14	50	1.05	1.21	51	1.16	1.32	53	1.20	1.31	53															
- Overhead expense	1.80	2.24	21	2	2.63	19	1.96	2.57	22	2.30	2.69	30	2.51	2.71	39															
- Provision for credit losses	-0.23	-0.15	36	0.45	0.85	24	0.33	0.51	27	0.14	0.15	59	0.10	0.14	41															
+ Securities gains (losses)	0	0.01	55	0.01	0.03	60	0.01	0.02	52	0.02	0.01	86	0	0	80															
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45															
= Pretax net operating income (tax equivalent)	1.60	1.79	41	0.60	0.64	38	0.82	1.04	31	0.94	1.56	8	0.86	1.57	6															
Net operating income	1.20	1.36	35	0.45	0.48	39	0.62	0.81	28	0.68	1.19	11	0.68	1.24	7															
Net income	1.20	1.35	36	0.45	0.50	38	0.62	0.82	28	0.68	1.19	11	0.68	1.24	7															
Net income (Subchapter S adjusted)				2.16		0.93		1.18			1.17				1.42															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	2.43	3.14	16	3.09	3.78	14	2.87	3.55	15	3.89	4.41	18	3.67	4.24	15															
Interest expense	0.34	0.27	71	0.89	0.66	76	0.66	0.52	72	1.52	1.08	80	1.20	0.86	79															
Net interest income (tax equivalent)	2.08	2.85	14	2.21	3.10	14	2.21	3.01	14	2.37	3.33	16	2.47	3.38	18															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.14	0.13	59	0.37	0.28	73	0.29	0.27	65	0.09	0.21	37	0.09	0.22	34															
Earnings coverage of net loan and lease losses (X)	21.89	4.52	64	5.57	21.56	30	7.86	22.91	37	22.18	24.40	63	18.80	21.75	60															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.14	1.39	28	1.25	1.51	32	1.40	1.58	40	1	0.83	72	0.91	0.90	53															
Allowance for loan and lease losses / Total loans and leases	1.14	1.37	31	1.25	1.48	32	1.40	1.55	41	1	0.81	73	0.90	0.89	52															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.95	0.63	81	1.75	0.66	94	1.29	0.71	89	1.27	0.57	93	1.09	0.61	89															
30–89 days past due loans and leases / Total loans and leases	0.24	0.27	59	0.35	0.36	58	0.28	0.39	42	0.38	0.43	52	0.32	0.44	36															
Liquidity and Funding																														
Net noncore funding dependence	-6.91	-1.82	34	8.78	6.94	60	5.17	3.20	62	25.58	14.45	80	24.79	16.62	74															
Net short-term noncore funding dependence	-16.11	-8.21	21	-1.87	-2.29	44	-4.78	-4.76	44	10.20	3.38	69	10.70	4.66	68															
Net loans and leases / Total assets	43.09	59.81	11	48.07	63.21	14	47.44	61.58	13	51.25	63.77	19	52.77	63.98	19															
Capitalization																														
Tier 1 leverage ratio	9.56	9.11	68	8.45	9.03	33	9.26	9.13	54	9.09	9.76	36	8.91	9.71	22															
Holding company equity capital / Total assets	11.43	10.88	60	10.78	11.06	46	11.56	11.16	58	10.95	12.43	34	11.29	12.22	43															
Total equity capital (including minority interest) / Total assets	11.43	11.01	58	10.78	11.18	43	11.56	11.29	56	10.95	12.57	31	11.29	12.27	42															
Common equity tier 1 capital / Total risk-weighted assets	13.65	12.69	67	12.05	12.01	57	12.45	12.38	57	11.34	12.17	39	10.94	12.12	37															
Net loans and leases / Equity capital (X)	3.77	5.51	15	4.46	5.78	21	4.10	5.58	18	4.68	5.21	37	4.67	5.29	36															
Cash dividends / Net income	2.81	25.30	12	4.49	60.26	12	3.74	42.30	11	3.35	33.12	8	3.78	27.31	12															
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02				17.36															
Growth Rates																														
Assets	3.53	9.29	34	16.50	17.07	55	6.81	16.68	20	11.66	9.26	71	18.09	7	88															
Equity capital	9.83	9.31	67	8.54	6.16	68	12.81	6.99	79	8.29	10.49	56	6.12	7.89	58															
Net loans and leases	-7.19	0.79	16	2.88	13.26	18	-1.14	9.07	15	8.45	9.10	63	14.21	7.89	82															
Noncore funding	-29.02	-23.76	47	-10.72	-2.41	37	-31.10	-12.18	30	16.56	6.59	74	46.11	10.67	86															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.48	41	0.07	0.98	75	0	0.77	38	0	1.02	36	0.06	1.14	76															
Long-term debt / Equity capital	22.11	11.05	83	28.88	13.39	80	22.88	13.56	79	51.92	13.04	89	42.27	13.37	85															
Equity investment in subsidiaries / Equity capital	99.29	103.07	30	103.17	103.11	53	99.99	102.81	34	102.74	103.22	52	107.82	103.10	77															
Cash from ops + noncash items + op expense / Op expense + dividends	204.71	130.64	82	34.23	154.33	9	51.10	147.24	6	426.12	190.27	92	236.38	174.91	78															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,649,255	1,847,805	3,561,251	4,064,362	3,351,390	-10.75	28.11
Income from lease financing receivables.....	119	-588	-1,745	-1,382	45,927		-99.63
Fully taxable income on loans and leases.....	1,633,994	1,825,442	3,519,830	4,003,036	3,330,767	-10.49	25.26
Tax-exempt income on loans and leases.....	15,380	21,775	39,676	59,944	66,550	-29.37	0.88
Estimated tax benefit on income on loans and leases.....	5,970	7,870	14,057	20,983	22,453	-24.14	-46.02
Income on loans and leases (tax equivalent).....	1,655,344	1,855,087	3,573,563	4,083,963	3,419,770	-10.77	24.39
Investment interest income (tax equivalent).....	242,909	247,687	487,301	468,096	405,069	-1.93	96.32
Interest on balances due from depository institutions.....	12,241	47,448	56,955	245,326	178,015	-74.20	-53.09
Interest income on other earning assets.....	267,072	419,437	766,641	993,491	744,676	-36.33	88.27
Total interest income (tax equivalent).....	2,177,566	2,569,659	4,884,460	5,790,876	4,747,530	-15.26	34.21
Interest on time deposits of \$250K or more	40,463	79,214	136,994	162,255	74,862	-48.92	
Interest on time deposits < \$250K.....	40,022	150,557	232,025	342,774	207,178	-73.42	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	49,631	157,478	221,511	565,769	264,460	-68.48	104.88
Interest on other borrowings and trading liabilities.....	167,782	322,743	486,531	1,108,091	929,955	-48.01	24.95
Interest on subordinated debt and mandatory convertible securities	11,658	28,420	44,715	81,703	76,196	-58.98	-51.19
Total interest expense.....	309,556	738,412	1,121,776	2,260,592	1,552,651	-58.08	15.86
Net interest income (tax equivalent).....	1,868,010	1,831,247	3,762,684	3,530,284	3,194,879	2.01	37.83
Non-interest income.....	1,133,240	924,890	1,932,371	1,884,654	1,712,616	22.53	31.96
Adjusted operating income (tax equivalent)	3,001,250	2,756,137	5,695,055	5,414,938	4,907,495	8.89	35.55
Overhead expense.....	1,742,720	1,813,731	3,613,519	3,729,610	3,581,916	-3.92	3.08
Provision for credit losses.....	-221,937	409,521	612,149	232,102	138,539		
Securities gains (losses)	1,463	12,634	13,936	37,838	6,490	-88.42	108.40
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	1,553,911	544,242	1,504,519	1,519,468	1,225,816	185.52	256.14
Applicable income taxes	376,720	118,658	327,421	386,375	215,531	217.48	209.66
Tax equivalent adjustments	15,058	15,700	30,765	34,545	35,520	-4.09	-40.96
Applicable income taxes (tax equivalent).....	391,778	134,358	358,186	420,920	251,051	191.59	166.23
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	1,162,133	409,884	1,146,333	1,098,548	974,765	183.53	301.56
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	1,162,133	409,884	1,146,333	1,098,548	974,765	183.53	301.56
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,162,133	409,884	1,146,333	1,098,548	974,765	183.53	301.89
Investment securities income (tax equivalent).....	242,909	247,687	487,301	468,096	405,069	-1.93	96.32
US Treasury and agency securities (excluding mortgage-backed securities)	38,033	47,093	88,303	61,665	62,249	-19.24	104.50
Mortgage-backed securities	162,449	163,121	320,131	342,198	286,647	-0.41	149.68
All other securities	42,427	37,473	78,867	64,233	56,173	13.22	5.89
Cash dividends declared.....	32,707	18,406	42,839	36,813	36,812	77.70	157.66
Common	0	0	0	0	0		
Preferred.....	32,707	18,406	42,839	36,813	36,812	77.70	157.66

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.25	2.92	14	2.83	3.46	14	2.65	3.27	15	3.57	4	21	3.32	3.87	16
Less: Interest expense	0.32	0.25	71	0.81	0.61	76	0.61	0.48	72	1.39	0.98	78	1.09	0.79	78
Equals: Net interest income (tax equivalent)	1.93	2.65	13	2.02	2.84	14	2.04	2.77	15	2.18	3.01	17	2.23	3.08	18
Plus: Non-interest income	1.17	1.11	59	1.02	1.14	50	1.05	1.21	51	1.16	1.32	53	1.20	1.31	53
Equals: adjusted operating income (tax equivalent)	3.10	3.82	15	3.04	4.05	9	3.09	4.04	10	3.34	4.41	8	3.43	4.46	11
Less: Overhead expense	1.80	2.24	21	2	2.63	19	1.96	2.57	22	2.30	2.69	30	2.51	2.71	39
Less: Provision for credit losses	-0.23	-0.15	36	0.45	0.85	24	0.33	0.51	27	0.14	0.15	59	0.10	0.14	41
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	55	0.01	0.03	60	0.01	0.02	52	0.02	0.01	86	0	0	80
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.60	1.79	41	0.60	0.64	38	0.82	1.04	31	0.94	1.56	8	0.86	1.57	6
Less: Applicable income taxes (tax equivalent)	0.40	0.41	54	0.15	0.16	39	0.19	0.23	38	0.26	0.36	23	0.18	0.33	11
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.20	1.36	35	0.45	0.48	39	0.62	0.81	28	0.68	1.19	11	0.68	1.24	7
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.20	1.35	36	0.45	0.50	38	0.62	0.82	28	0.68	1.19	11	0.68	1.24	7
Memo: Net income (last four quarters)	1	1.25	24	0.52	0.81	20	0.62	0.82	28	0.68	1.19	10	0.68	1.24	7
Net income—BHC and noncontrolling (minority) interest	1.20	1.37	36	0.45	0.50	38	0.62	0.83	28	0.68	1.20	10	0.68	1.25	6
Margin Analysis															
Average earning assets / Average assets	92.70	93.15	43	91.58	91.74	47	92.28	92.32	49	91.73	91.05	59	90.60	91.48	36
Average interest-bearing funds / Average assets	63.63	62.32	62	68.47	65.48	68	67.03	64.06	68	69.20	65.57	70	64.53	65.56	46
Interest income (tax equivalent) / Average earning assets	2.43	3.14	16	3.09	3.78	14	2.87	3.55	15	3.89	4.41	18	3.67	4.24	15
Interest expense / Average earning assets	0.34	0.27	71	0.89	0.66	76	0.66	0.52	72	1.52	1.08	80	1.20	0.86	79
Net interest income (tax equivalent) / Average earning assets	2.08	2.85	14	2.21	3.10	14	2.21	3.01	14	2.37	3.33	16	2.47	3.38	18
Yield or Cost															
Total loans and leases (tax equivalent)	3.81	4.05	38	4.02	4.44	23	3.95	4.27	34	4.71	5.09	25	4.51	4.95	21
Interest-bearing bank balances	0.11	0.11	60	0.54	0.50	62	0.36	0.27	79	1.77	2.04	34	1.71	1.64	57
Federal funds sold and reverse repos	0.26	0.26	64	0.86	0.94	52	0.54	0.68	53	2.78	2.44	71	2.77	2.17	81
Trading assets	6.61	0.42	97	4.62	0.67	96	5.26	0.60	96	4.23	0.99	93	3.24	1.11	82
Total earning assets	2.41	3.11	15	3.08	3.74	14	2.85	3.51	15	3.87	4.36	20	3.64	4.20	15
Investment securities (tax equivalent)	1.40	1.80	23	1.99	2.51	14	1.75	2.25	16	2.49	2.76	29	2.28	2.68	18
US Treasury and agency securities (excluding mortgage-backed securities)	1.45	1.28	64	1.80	2.01	47	1.87	1.75	59	1.80	2.32	18	1.90	2.05	42
Mortgage-backed securities	1.16	1.56	14	1.64	2.33	3	1.40	2.05	5	2.43	2.61	25	2.22	2.50	13
All other securities	3.02	2.91	58	2.78	3.48	25	2.77	3.24	34	3.26	4.06	29	3.04	4.20	22
Interest-bearing deposits	0.27	0.24	65	0.89	0.70	69	0.65	0.53	66	1.45	1.10	76	0.93	0.81	66
Time deposits of \$250K or more	1.98	0.76	99	2.28	1.67	95	2.19	1.42	94	2.80	1.96	95	2.14	1.44	93
Time deposits < \$250K	0.90	0.72	71	1.86	1.58	69	1.62	1.36	69	2.23	1.82	75	1.78	1.29	82
Other domestic deposits	0.12	0.17	40	0.49	0.50	53	0.32	0.36	47	1.06	0.93	64	0.60	0.67	50
Foreign deposits		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos	0.13	0.19	56	0.82	0.85	62	0.49	0.62	54	2.42	1.86	74	2.79	1.51	87
Other borrowed funds and trading liabilities	1.78	1.31	69	2.37	1.62	85	2.23	1.50	85	3.02	2.38	84	2.54	2.28	66
All interest-bearing funds	0.50	0.40	68	1.19	0.92	76	0.91	0.74	71	2.01	1.49	80	1.68	1.19	83

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018				
Non-interest Income and Expenses												
Total non-interest income	1,133,240		924,890		1,932,371		1,884,654		1,712,616			
Fiduciary activities income	128,870		115,921		233,939		229,550		232,698			
Service charges on deposit accounts - domestic	165,115		150,084		306,661		273,663		240,753			
Trading revenue.....	89,502		49,012		87,178		87,531		-59,329			
Investment banking fees and commissions.....	435,179		362,077		766,973		678,364		608,153			
Insurance activities revenue.....	526		532		1,591		1,674		1,492			
Venture capital revenue.....	0		0		0		0		0			
Net servicing fees	4,589		-4,799		-691		5,772		9,661			
Net securitization income	29,536		18,241		45,484		39,055		37,445			
Net gains (losses) on sales of loans, OREO, other assets.....	24,891		-6,470		22,965		44,675		17,980			
Other non-interest income.....	255,032		240,292		468,271		524,370		623,763			
Total overhead expenses	1,742,720		1,813,731		3,613,519		3,729,610		3,581,916			
Personnel expense.....	1,060,535		1,042,129		2,079,721		2,194,732		2,024,016			
Net occupancy expense.....	213,795		199,704		413,661		385,446		367,993			
Goodwill impairment losses	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	24,833		31,925		62,913		69,149		60,976			
Other operating expenses.....	443,557		539,973		1,057,224		1,080,283		1,128,931			
Fee income on mutual funds and annuities.....	58,933		61,698		120,859		130,580		131,374			
Memoranda												
Assets under management in proprietary mutual funds and annuities	0		0		0		0		841,482			
Number of equivalent employees	11,550		12,311		11,891		12,818		13,151			
Average personnel expense per employee.....	91.82		84.65		174.90		171.22		153.91			
Average assets per employee.....	16,766.11		14,729.94		15,510.69		12,655.57		10,872.43			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	5.20	2.15	82	6.67	2.20	88	6.25	2.02	88	6.93	2.72	85
Overhead expenses / Net Interest Income + non-interest income	58.36	59.03	43	66.18	63.28	70	63.79	62.28	60	69.32	61.29	80
Percent of Average Assets												
Total overhead expense	1.80	2.24	21	2	2.63	19	1.96	2.57	22	2.30	2.69	30
Personnel expense.....	1.10	1.25	34	1.15	1.31	33	1.13	1.30	30	1.35	1.41	43
Net occupancy expense.....	0.22	0.24	37	0.22	0.26	25	0.22	0.26	30	0.24	0.28	29
Other operating expenses.....	0.48	0.73	16	0.63	0.99	21	0.61	0.94	18	0.71	0.97	30
Overhead less non-interest income	0.63	1.10	14	0.98	1.36	23	0.91	1.25	23	1.14	1.32	32
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	58.07	58.45	44	65.81	62.83	70	63.45	61.82	61	68.88	60.64	81
Personnel expense.....	35.34	33.10	62	37.81	32.43	83	36.52	32.36	75	40.53	32.39	89
Net occupancy expense.....	7.12	6.33	62	7.25	6.65	61	7.26	6.58	62	7.12	6.52	64
Other operating expenses.....	15.61	18.60	33	20.75	23.06	51	19.67	22.28	45	21.23	21.20	60
Total non-interest income	37.76	28.18	73	33.56	27.40	68	33.93	28.83	65	34.80	29.23	68
Fiduciary activities income	4.29	2.24	78	4.21	2.10	78	4.11	2.09	77	4.24	1.97	79
Service charges on domestic deposit accounts	5.50	3.19	85	5.45	3.35	85	5.38	3.27	83	5.05	3.88	65
Trading revenue.....	2.98	0.72	87	1.78	1.60	75	1.53	1.28	75	1.62	1.18	77
Investment banking fees and commissions.....	14.50	2.52	93	13.14	2.64	90	13.47	2.46	92	12.53	3.54	87
Insurance activities revenue.....	0.02	0.37	38	0.02	0.39	40	0.03	0.41	40	0.03	0.47	40
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42
Net servicing fees	0.15	0.55	47	-0.17	-0.20	25	-0.01	0.01	33	0.11	0.28	50
Net securitization income	0.98	0.01	98	0.66	0	96	0.80	0	96	0.72	0.01	96
Net gain (loss) - sales of loans, OREO, and other assets	0.83	3.83	29	-0.23	2.89	7	0.40	3.92	24	0.83	1.86	38
Other non-interest income.....	8.50	9.26	58	8.72	9.31	53	8.22	9.65	48	9.68	10.04	61
Overhead less non-interest income	20.31	29.94	22	32.25	34.19	44	29.52	31.93	41	34.07	31.06	48
Applicable income taxes / Pretax net operating income (tax equivalent).....	24.24	21.54	80	21.80	18.39	71	21.76	18.63	68	25.43	20.56	83
Applicable income tax + TE / Pretax net operating income + TE	25.21	23.10	74	24.69	22.75	71	23.81	21.18	71	27.70	23.23	88

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans	20,632,951	22,427,678	21,061,731	23,163,441	22,619,333	-8.00	-2.96
Commercial and industrial loans	33,609,263	41,956,637	37,640,156	39,401,290	35,413,165	-19.90	25.67
Loans to individuals	8,184,418	6,951,694	7,073,361	6,764,547	4,845,451	17.73	23.30
Loans to depository institutions and acceptances of other banks	163,166	33,763	36,878	43,379	50,259	383.27	11246.73
Agricultural loans	464,502	547,832	498,878	588,491	647,037	-15.21	1.42
Other loans and leases	21,186,894	18,953,625	22,524,710	19,535,091	18,865,799	11.78	53.54
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	84,241,194	90,871,229	88,835,714	89,496,239	82,441,044	-7.30	22.26
Less: Allowance for loan and lease losses	957,622	1,134,143	1,239,713	892,975	738,278	-15.56	23.99
Net loans and leases	83,283,572	89,737,086	87,596,001	88,603,264	81,702,766	-7.19	22.24
Debt securities that reprice or mature in over 1 year	34,910,612	26,312,563	31,462,960	18,002,414	16,212,885	32.68	162.97
Mutual funds and equity securities	9,661	2,856	3,437	4,261	2,954	238.27	-31.23
Subtotal	118,203,845	116,052,505	119,062,398	106,609,939	97,918,605	1.85	45.18
Interest-bearing bank balances	27,828,600	23,089,420	12,028,282	16,687,667	11,936,984	20.53	128.41
Federal funds sold and reverse repos	8,297,137	6,868,242	14,013,682	4,612,800	6,514,653	20.80	110.73
Debt securities that reprice or mature within 1 year	2,974,743	3,437,175	3,555,518	3,319,665	1,792,655	-13.45	-10.02
Trading assets	5,927,562	11,544,316	4,632,858	14,704,737	10,641,270	-48.65	42.14
Total earning assets	163,231,887	160,991,658	153,292,738	145,934,808	128,804,167	1.39	55.43
Non-interest-bearing cash and due from depository institutions	1,285,652	1,284,102	1,378,802	1,550,820	1,776,563	0.12	8.71
Premises, fixed assets, and leases	1,343,868	1,105,643	1,198,313	1,086,526	525,896	21.55	53.06
Other real estate owned	3,182	18,195	12,666	22,774	24,072	-82.51	-96.28
Investment in unconsolidated subsidiaries	8,347	0	5,981	0	0		
Intangible and other assets	27,409,769	23,289,552	28,765,495	24,280,032	23,686,228	17.69	10.33
Total assets	193,282,705	186,689,150	184,653,995	172,874,960	154,816,926	3.53	46.42
Quarterly average assets	195,835,544	189,725,755	189,524,037	172,267,087	158,009,816	3.22	51.39
Average loans and leases (YTD)	86,842,787	92,193,741	90,385,189	86,665,786	75,891,776	-5.80	27.37
Memoranda							
Loans held-for-sale	24,730	250,760	202,854	20,075	1,442,713	-90.14	-75.56
Loans not held-for-sale	84,216,464	90,620,469	88,632,860	89,476,164	80,998,331	-7.07	22.40
Real estate loans secured by 1–4 family	8,754,841	10,400,228	9,152,714	11,322,899	12,013,580	-15.82	-22.64
Commercial real estate loans	11,413,182	11,279,259	11,320,040	11,047,895	9,701,484	1.19	25.14
Construction and land development	3,339,582	3,471,042	3,536,381	3,094,374	2,381,544	-3.79	69.93
Multifamily	822,737	879,248	834,595	861,958	903,163	-6.43	11.50
Nonfarm nonresidential	7,250,863	6,928,969	6,949,064	7,091,563	6,416,777	4.65	12.99
Real estate loans secured by farmland	464,928	748,191	588,977	792,647	904,269	-37.86	-43.68
Total investment securities	37,895,016	29,752,594	35,021,915	21,326,340	18,008,494	27.37	128.34
U.S. Treasury securities	6,114,739	4,209,468	3,172,156	3,906,898	2,176,465	45.26	340.25
US agency securities (excluding mortgage-backed securities)	889,209	974,622	950,757	1,030,407	1,211,153	-8.76	-61.54
Municipal securities	2,730,407	3,001,688	3,002,307	1,994,888	1,805,270	-9.04	9.67
Mortgage-backed securities	28,085,437	21,512,723	27,840,050	14,336,035	12,775,570	30.55	173.72
Asset-backed securities	61,404	45,496	47,471	48,154	32,435	34.97	
Other debt securities	4,159	5,741	5,737	5,697	4,647	-27.56	-96.80
Mutual funds and equity securities	9,661	2,856	3,437	4,261	2,954	238.27	-31.23
Available-for-sale securities	34,551,341	25,291,514	31,183,307	16,403,129	13,949,812	36.61	150.96
U.S. Treasury securities	6,114,739	4,209,468	3,172,156	3,906,898	2,176,465	45.26	340.25
US agency securities (excluding mortgage-backed securities)	889,209	974,622	950,757	1,030,407	1,211,153	-8.76	-61.54
Municipal securities	2,730,407	3,001,688	3,002,307	1,994,888	1,805,270	-9.04	9.67
Mortgage-backed securities	24,751,423	17,054,499	24,004,879	9,417,085	8,719,842	45.13	233.01
Asset-backed securities	61,404	45,496	47,471	48,154	32,435	34.97	
Other debt securities	4,159	5,741	5,737	5,697	4,647	-27.56	-96.80
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	170,047	250,634	218,634	71,461	-82,299	-32.15	
Available-for-sale securities appreciation (depreciation)	306,410	678,344	620,405	110,572	-269,977	-54.83	64.71
Structured notes, fair value	0	0	0	0	0		
Pledged securities	3,201,601	3,080,862	2,890,858	2,911,521	2,941,977	3.92	2.82

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	38,887,190	30,321,587	32,894,928	23,022,578	23,706,567	28.25	18.61
NOW, ATS and transaction accounts	7,532,568	6,117,545	7,961,137	5,284,152	6,410,127	23.13	476.58
Time deposits less brokered deposits < \$250K	6,209,104	9,502,366	7,831,759	9,503,872	7,385,152	-34.66	
MMDA and other savings accounts	75,037,897	64,678,539	71,149,865	52,891,231	44,502,375	16.02	127.46
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	127,666,759	110,620,037	119,837,689	90,701,833	82,004,221	15.41	81.75
Time deposits of \$250K or more	3,150,119	8,605,355	4,703,160	6,390,181	5,370,671	-63.39	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	12,500,679	16,256,260	14,137,721	17,283,184	14,082,197	-23.10	165.55
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	15,000	32,000	0	10,000	-100.00	-100.00
Other borrowings w/remaining maturity of 1 year or less	5,791,891	4,531,726	6,262,905	9,337,023	8,822,002	27.81	-39.65
Other borrowings w/remaining maturity over 1 year	8,154,953	8,125,256	8,196,187	11,945,013	10,125,015	0.37	9.36
Brokered deposits < \$250K	1,339,407	6,054,354	2,423,997	6,936,966	6,110,042	-77.88	
Noncore funding	30,937,049	43,587,951	35,755,970	51,892,367	44,519,927	-29.02	-6.73
Trading liabilities	2,689,190	3,487,177	2,510,831	4,190,116	3,149,746	-22.88	1.36
Subordinated notes and debentures + trust preferred securities	1,195,000	1,920,000	1,195,000	1,920,000	1,920,000	-37.76	-51.37
Other liabilities	8,702,040	6,957,989	4,002,160	5,242,732	5,743,458	25.07	13.46
Total liabilities	171,190,038	166,573,154	163,301,650	153,947,048	137,337,352	2.77	47.33
Equity Capital							
Perpetual preferred stock (including surplus)	1,374,900	649,945	1,374,900	649,945	649,945	111.54	223.55
Common stock	1	1	1	1	1	0.00	0.00
Common surplus	9,313,462	9,312,037	9,313,139	9,311,599	9,310,246	0.02	0.07
Retained earnings	11,220,492	9,379,050	10,091,066	8,987,572	7,837,434	19.63	83.85
Accumulated other comprehensive income	183,812	774,963	573,239	-21,205	-318,060	-76.28	
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	22,092,667	20,115,996	21,352,345	18,927,912	17,479,566	9.83	39.71
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	8		-100.00
Total equity capital, including minority interest	22,092,667	20,115,996	21,352,345	18,927,912	17,479,574	9.83	39.70
Total liabilities and capital	193,282,705	186,689,150	184,653,995	172,874,960	154,816,926	3.53	46.42
Memoranda							
Non-interest-bearing deposits	38,887,190	30,321,587	32,894,928	23,022,578	23,706,567	28.25	18.61
Interest-bearing deposits	93,269,095	94,958,159	94,069,918	81,006,402	69,778,367	-1.78	90.93
Total deposits	132,156,285	125,279,746	126,964,846	104,028,980	93,484,934	5.49	61.89
Long-term debt that reprices within 1 year	6,785,000	7,410,000	6,785,000	10,055,774	6,787,970	-8.43	-30.10
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	21,352,345	18,927,912	18,927,912	17,479,566	16,471,156		
Accounting restatements	0	0	0	91,753	44,662		
Net income	1,162,133	409,884	1,146,333	1,098,548	974,765		
Net sale of new perpetual preferred stock	0	0	724,955	0	0		
Net sale of new common stock	323	439	1,541	1,352	1,124		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	32,707	18,406	42,839	36,813	36,812		
Change in other comprehensive income	-389,427	796,167	594,444	293,462	24,188		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	-1	44	483		
Holding company equity capital, ending balance	22,092,667	20,115,996	21,352,345	18,927,912	17,479,566		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	10.68	36.32	10	12.01	36.22	14	11.41	36.22	13	13.40	37.78	16	14.61	37.19	16
Commercial and industrial loans	17.39	12.25	78	22.47	14.99	84	20.38	13.52	82	22.79	12.02	91	22.87	12.85	87
Loans to individuals	4.23	3.48	68	3.72	3.53	63	3.83	3.40	65	3.91	4.20	61	3.13	4.31	57
Loans to depository institutions and acceptances of other banks	0.08	0.01	90	0.02	0.04	78	0.02	0.03	83	0.03	0.04	78	0.03	0.05	77
Agricultural loans.....	0.24	0.21	71	0.29	0.20	74	0.27	0.19	73	0.34	0.24	76	0.42	0.30	76
Other loans and leases.....	10.96	4.22	90	10.15	4.66	87	12.20	4.63	91	11.30	5.01	89	12.19	5	91
Net loans and leases.....	43.09	59.81	11	48.07	63.21	14	47.44	61.58	13	51.25	63.77	19	52.77	63.98	19
Debt securities over 1 year.....	18.06	17.61	56	14.09	14.01	51	17.04	15.55	58	10.41	14.60	24	10.47	14.63	26
Mutual funds and equity securities	0	0.06	39	0	0.05	33	0	0.05	34	0	0.06	33	0	0.06	31
Subtotal	61.16	78.32	9	62.16	78.43	10	64.48	78.16	12	61.67	79.65	14	63.25	79.97	13
Interest-bearing bank balances	14.40	9.11	81	12.37	6.78	85	6.51	7.51	44	9.65	3.06	93	7.71	3.04	84
Federal funds sold and reverse repos	4.29	0.52	91	3.68	0.86	86	7.59	0.82	90	2.67	1.57	83	4.21	1.66	84
Debt securities 1 year or less	1.54	1.53	61	1.84	1.83	63	1.93	1.68	65	1.92	1.91	65	1.16	1.96	47
Trading assets	3.07	0.60	90	6.18	1.09	91	2.51	1.01	88	8.51	1.19	90	6.87	1.33	89
Total earning assets.....	84.45	91.43	3	86.24	90.72	7	83.02	91.05	3	84.42	89.53	8	83.20	89.74	6
Non-interest cash and due from depository institutions.....	0.67	1.01	26	0.69	1.08	21	0.75	1.07	28	0.90	1.14	30	1.15	1.21	43
Other real estate owned.....	0	0.02	27	0.01	0.03	35	0.01	0.02	36	0.01	0.03	38	0.02	0.04	35
All other assets.....	14.88	7.50	96	13.08	8.16	92	16.24	7.82	96	14.69	9.27	92	15.65	8.98	93
Memoranda															
Short-term investments	20.23	12.01	85	17.89	10.58	83	16.03	11.17	77	14.24	7.63	81	13.08	7.80	79
U.S. Treasury securities.....	3.16	1.08	81	2.25	0.92	79	1.72	0.84	80	2.26	1.03	74	1.41	1.04	68
US agency securities (excluding mortgage-backed securities)	0.46	0.77	56	0.52	0.48	65	0.51	0.63	59	0.60	0.54	64	0.78	0.69	68
Municipal securities	1.41	1.72	56	1.61	1.45	62	1.63	1.69	58	1.15	1.34	60	1.17	1.62	52
Mortgage-backed securities	14.53	12.97	59	11.52	11.11	55	15.08	11.75	68	8.29	11.44	33	8.25	11.13	31
Asset-backed securities	0.03	0.38	56	0.02	0.27	58	0.03	0.32	55	0.03	0.28	57	0.02	0.33	57
Other debt securities	0	0.52	21	0	0.39	25	0	0.42	24	0	0.39	24	0	0.41	24
Loans held-for-sale.....	0.01	0.42	22	0.13	0.48	35	0.11	0.52	31	0.01	0.39	22	0.93	0.30	88
Loans held for investment	43.57	59.85	12	48.54	63.46	15	48	61.72	15	51.76	63.50	20	52.32	63.93	21
Real estate loans secured by 1–4 family	4.53	11.69	21	5.57	12.29	24	4.96	11.91	22	6.55	13.29	26	7.76	13.46	27
Revolving	0.97	1.45	44	1.10	1.80	39	1.05	1.66	43	1.20	2.07	40	1.47	2.27	42
Closed-end, secured by first liens	3.45	9.84	19	4.33	9.99	24	3.78	9.81	22	5.16	10.69	26	6.05	10.57	26
Closed-end, secured by junior liens	0.11	0.20	40	0.14	0.26	42	0.12	0.22	42	0.18	0.28	47	0.24	0.31	52
Commercial real estate loans	5.90	22.48	12	6.04	21.90	15	6.13	22.22	15	6.39	22.23	18	6.27	21.58	17
Construction and land development	1.73	3.35	32	1.86	3.32	35	1.92	3.40	38	1.79	3.44	38	1.54	3.51	31
Multifamily.....	0.43	3.31	11	0.47	3.07	13	0.45	3.12	11	0.50	3.01	15	0.58	2.72	17
Nonfarm nonresidential	3.75	14.81	12	3.71	14.50	16	3.76	14.72	15	4.10	14.69	19	4.14	14.44	18
Real estate loans secured by farmland.....	0.24	0.34	64	0.40	0.33	69	0.32	0.33	67	0.46	0.36	70	0.58	0.41	73

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	24.49	59.66	9	24.68	55.37	10	23.71	57.15	10	25.88	57.46	11	27.44	56.49	12
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	10.39	19.82	22	11.45	19.50	25	10.30	19.43	23	12.65	20.75	25	14.57	21.10	26
Real estate loans secured by 1–4 family.....	2.23	2.42	52	2.27	2.79	45	2.19	2.64	46	2.33	3.15	43	2.75	3.50	45
Revolving	8.17	17.22	22	9.18	16.49	25	8.11	16.59	22	10.33	17.39	24	11.82	17.39	29
Closed-end.....	13.55	36.54	13	12.41	32.96	14	12.74	34.63	15	12.34	33.52	15	11.77	32.14	15
Construction and land development.....	3.96	5.50	41	3.82	4.97	45	3.98	5.26	44	3.46	5.09	45	2.89	5.20	37
1–4 family.....	0.09	1.11	19	0.11	0.93	21	0.08	0.93	19	0.12	0.94	26	0.10	1.02	25
Other.....	3.88	4.33	46	3.71	3.90	51	3.90	4.19	51	3.34	4.02	47	2.79	4.05	39
Multifamily.....	0.98	5.34	12	0.97	4.72	12	0.94	4.96	13	0.96	4.69	12	1.10	4.10	21
Nonfarm nonresidential	8.61	24.14	14	7.63	21.76	16	7.82	22.93	16	7.92	22.15	16	7.78	21.40	19
Owner-occupied.....	3.85	8.14	26	3.49	7.38	26	3.68	7.68	26	3.57	7.72	28	4.12	8.03	32
Other.....	4.76	15.71	10	4.14	14.16	11	4.14	14.95	12	4.36	14.34	13	3.67	13.38	13
Real estate loans secured by farmland.....	0.55	0.59	66	0.82	0.52	74	0.66	0.54	70	0.89	0.55	76	1.10	0.63	76
Loans to depository institutions and acceptances of other banks.....	0.19	0.03	90	0.04	0.07	79	0.04	0.06	82	0.05	0.11	78	0.06	0.12	76
Commercial and industrial loans	39.90	20.98	93	46.17	23.90	96	42.37	22.17	94	44.03	19.53	96	42.96	20.32	93
Loans to individuals	9.72	6.28	74	7.65	6.11	67	7.96	6.13	68	7.56	7.13	65	5.88	7.36	58
Credit card loans	0.44	0.51	72	0.42	0.64	71	0.44	0.65	71	0.51	0.81	69	0.52	1.02	69
Agricultural loans.....	0.55	0.37	75	0.60	0.31	75	0.56	0.32	75	0.66	0.37	78	0.78	0.46	78
Other loans and leases.....	25.15	8.03	91	20.86	8.93	87	25.36	9.09	89	21.83	9.85	86	22.88	9.66	89
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	106.61	383.17	9	132.88	392.62	13	113.97	381.27	12	142.59	391.26	15	156.34	379.80	16
Real estate loans secured by 1–4 family.....	45.23	124.52	19	61.62	133.24	25	49.53	125.03	21	69.70	138.18	26	83.04	137.84	30
Revolving	9.69	15.53	42	12.20	19.64	39	10.52	17.42	41	12.81	21.26	38	15.68	23.33	44
Closed-end.....	35.55	107.53	19	49.41	112.01	24	39	106.14	19	56.89	115.20	26	67.35	112.79	30
Commercial real estate loans	58.97	238.21	12	66.83	237.30	16	61.26	234.65	15	68.01	229.44	17	67.05	219.72	16
Construction and land development.....	17.26	35.52	32	20.56	35.78	36	19.14	35.62	35	19.05	34.95	39	16.46	35.36	33
1–4 family.....	0.38	7.06	17	0.60	6.74	21	0.39	6.34	17	0.64	6.61	25	0.54	7.04	25
Other.....	16.87	28.07	36	19.97	27.86	44	18.74	28.16	39	18.41	27.32	43	15.92	27.26	36
Multifamily.....	4.25	34.78	8	5.21	33.28	13	4.52	32.74	10	5.31	31.04	14	6.24	27.85	17
Nonfarm nonresidential	37.46	157.17	12	41.05	157.33	16	37.60	155.06	15	43.65	152.10	18	44.35	147.22	19
Owner-occupied.....	16.76	52.65	18	18.77	53.29	23	17.71	52.37	22	19.65	53.07	25	23.45	54.89	28
Other.....	20.70	102.08	11	22.28	101.60	14	19.90	100.54	14	24.01	97.41	16	20.90	91.80	17
Real estate loans secured by farmland.....	2.40	3.59	64	4.43	3.50	69	3.19	3.44	67	4.88	3.60	70	6.25	4.02	75
Loans to depository institutions and acceptances of other banks.....	0.84	0.18	90	0.20	0.38	78	0.20	0.28	82	0.27	0.44	78	0.35	0.54	77
Commercial and industrial loans	173.65	127.07	73	248.58	159.86	86	203.68	139.91	79	242.55	122.02	91	244.77	128.82	88
Loans to individuals	42.29	35.29	67	41.19	38.40	63	38.28	37.47	64	41.64	43.51	61	33.49	42.67	57
Credit card loans	1.92	2.61	71	2.28	3.43	70	2.10	3.30	70	2.82	4.34	70	2.95	5.31	69
Agricultural loans.....	2.40	2.01	70	3.25	2.03	74	2.70	1.88	73	3.62	2.18	76	4.47	2.72	77
Other loans and leases.....	109.47	46.75	87	112.29	51.14	86	121.89	49.54	88	120.25	52.44	87	130.40	51.79	90
Supplemental															
Non-owner occupied CRE loans / Gross loans	14.27	28.84	17	14.04	26.07	19	13.61	27.32	17	13.66	26.45	20	9.48	24.79	15
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	62.13	187.37	13	75.57	186.18	20	65.41	183.76	17	75.24	178.57	23	54.02	167.93	16
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	78.89	244.59	13	94.34	244.21	18	83.11	240.85	17	94.89	236.10	20	77.47	225.98	18

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	20.23	12.01	85	17.89	10.58	83	16.03	11.17	77	14.24	7.63	81	13.08	7.80	79
Liquid assets	40.57	28.17	82	37.22	24.60	85	34.67	26.22	79	32.87	22.44	80	30.38	22.72	78
Investment securities	19.61	19.64	53	15.94	16.55	49	18.97	17.85	57	12.34	16.99	29	11.63	17.27	26
Net loans and leases	43.09	59.81	11	48.07	63.21	14	47.44	61.58	13	51.25	63.77	19	52.77	63.98	19
Net loans, leases and standby letters of credit	44.80	60.62	11	49.96	64.12	14	49.35	62.48	14	53.18	64.84	18	54.54	65.07	18
Core deposits	66.05	74.75	18	59.25	68.08	22	64.90	70.67	23	52.47	63.09	21	52.97	62.13	23
Noncore funding	16.01	10.89	77	23.35	16.68	75	19.36	14.13	75	30.02	19.36	76	28.76	21.34	74
Time deposits of \$250K or more	1.63	1.81	53	4.61	2.56	81	2.55	2.11	66	3.70	2.94	65	3.47	2.89	67
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	6.47	1.20	90	8.71	1.49	93	7.66	1.47	93	10	1.94	92	9.10	1.97	91
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	2.17	0.52	88	5.03	0.52	96	0.07	0.54	43	7.33	0.48	98	4.89	0.54	94
Commercial paper	0	0.01	45	0.01	0.01	89	0.02	0.01	90	0	0.02	45	0.01	0.02	89
Other borrowings w/remaining maturity of 1 year or less	3	0.99	85	2.43	2.06	66	3.39	1.24	85	5.40	3.01	79	5.70	3.67	74
Earning assets that reprice within 1 year	49.20	38.93	76	44.54	39.71	63	47.44	39.38	72	42.58	39.29	61	41.38	40.29	51
Interest-bearing liabilities that reprice within 1 year	4.12	7.04	31	10.62	9.42	71	6.60	8.20	49	9.79	10.19	58	6.97	10.01	36
Long-term debt that reprices within 1 year	3.51	0.26	96	3.97	0.56	91	3.67	0.47	93	5.82	0.96	92	4.38	1.34	85
Net assets that reprice within 1 year	41.57	30.25	76	29.95	28.34	51	37.16	29.11	66	26.98	26.63	47	30.02	27.38	50
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-6.91	-1.82	34	8.78	6.94	60	5.17	3.20	62	25.58	14.45	80	24.79	16.62	74
Net short-term noncore funding dependence	-16.11	-8.21	21	-1.87	-2.29	44	-4.78	-4.76	44	10.20	3.38	69	10.70	4.66	68
Short-term investment / Short-term noncore funding	194.96	284.81	48	106.94	138.95	52	123.82	184.19	44	69.37	77.77	58	65.90	66.46	66
Liquid assets - short-term noncore funding / Nonliquid assets	50.82	34.02	75	32.64	23.27	75	33.25	28.18	62	18.39	16.97	60	15.13	16.04	59
Net loans and leases / Total deposits	63.02	74.66	21	71.63	82.84	20	68.99	79.43	22	85.17	90.31	35	87.40	90.08	42
Net loans and leases / Core deposits	65.24	81.17	18	81.12	93.70	25	73.10	88.34	23	97.69	103.93	43	99.63	105	44
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.92	0.84	60	1.59	1.82	54	1.27	1.57	52	0.47	0.72	49	-0.60	-0.82	41
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.67	1.94	51	4.31	4.82	53	3.60	4.31	51	0.72	1.36	37	-1.97	-1.98	52
Structured notes appreciation (depreciation) / Tier 1 capital	0.01			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	8.80	13.42	53	14.98	12.14	62	10.95	11.38	59	23.07	12.67	70	22.52	16.19	64
Available-for-sale securities	91.18	84.66	48	85.01	85.75	37	89.04	87.23	42	76.91	85.40	31	77.46	81.88	37
U.S. Treasury securities	16.14	5.52	87	14.15	5.43	83	9.06	4.72	78	18.32	6.15	84	12.09	6.99	73
US agency securities (excluding mortgage-backed securities)	2.35	4.50	55	3.28	3.23	62	2.71	4.01	58	4.83	3.49	70	6.73	4.02	76
Municipal securities	7.21	8.87	57	10.09	9.39	62	8.57	9.83	58	9.35	7.75	66	10.02	9.16	57
Mortgage-backed securities	74.11	66.59	56	72.31	67.27	55	79.49	66.64	66	67.22	67.43	48	70.94	65.45	55
Asset-backed securities	0.16	2.05	59	0.15	1.68	57	0.14	1.91	55	0.23	1.66	57	0.18	2.05	56
Other debt securities	0.01	3.17	21	0.02	2.93	26	0.02	3.01	25	0.03	2.94	25	0.03	2.79	26
Mutual funds and equity securities	0.03	0.32	37	0.01	0.37	33	0.01	0.35	33	0.02	0.40	33	0.02	0.42	32
Debt securities 1 year or less	7.85	8.69	54	11.55	11.75	61	10.15	10.55	60	15.57	11.86	70	9.95	11.91	57
Debt securities 1 to 5 years	61.20	17.05	96	62.23	18.03	94	64.59	17.03	97	48.65	17.94	90	47.15	19.18	87
Debt securities over 5 years	30.93	72.17	7	26.21	66.01	9	25.25	69.86	7	35.77	66.02	19	42.87	64.73	27
Pledged securities	8.45	33.87	17	10.35	37.40	18	8.25	35.67	16	13.65	30.57	25	16.34	33.30	27
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	17.09	51.37	40	79.92	146.89	43	20.22	183.32	19	21.62	26.69	56	43.34	6.77	88
Investment securities	27.37	33.34	52	53.89	14.17	89	64.22	23.62	86	18.42	11.75	74	1.64	9.42	41
Core deposits	15.41	16.88	56	34.93	25.99	81	32.12	26.88	75	10.61	11.23	61	10.89	7.29	71
Noncore funding	-29.02	-23.76	47	-10.72	-2.41	37	-31.10	-12.18	30	16.56	6.59	74	46.11	10.67	86

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	81,432,296	78,420,831	77,609,667	76,152,486	73,098,104
Commit: Secured commercial real estate loans	2,732,313	3,268,657	2,461,437	3,632,162	3,647,757
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	3,960,022	4,364,020	4,327,303	4,302,083	3,852,604
Securities underwriting	0	0	0	0	0
Standby letters of credit	3,310,200	3,530,162	3,525,810	3,337,382	2,729,583
Commercial and similar letters of credit	215,471	69,931	82,431	49,645	79,688
Securities lent	3,177,513	3,669,304	3,237,695	3,151,980	2,943,677
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	1,622,400	1,663,700	1,164,000	1,043,215	614,000
Credit derivative contracts w/ purchased credit protection-investment grade	1,614,400	1,663,700	1,145,800	1,032,700	606,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	8,000	0	18,200	10,515	8,000
Derivative Contracts					
Interest rate futures and forward contracts	19,335,605	24,827,951	23,229,044	25,464,407	18,001,006
Written options contracts (interest rate)	552,359	495,616	466,514	623,897	515,870
Purchased options contracts (interest rate)	1,040,084	665,757	1,090,754	586,101	486,781
Interest rate swaps	29,585,320	32,672,041	28,527,974	33,710,618	27,659,728
Futures and forward foreign exchange	2,983,998	2,920,333	2,937,842	2,905,857	2,914,906
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	3,883,896	2,859,706	3,920,564	6,056,346	1,968,049
Purchased options contracts (commodity and other)	4,418,520	3,879,683	4,505,031	13,923,699	3,060,516
Commodity and other swaps	775,052	685,091	714,372	584,196	659,459

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
42.13	22.45	92	42.01	21.74	92	42.03	22.01	92	44.05	23.52	89	47.22	24.05	91	
1.71	0.67	88	1.89	0.72	89	1.91	0.71	89	1.93	0.84	87	1.76	0.92	84	
0.11	0.02	90	0.04	0.02	81	0.04	0.02	82	0.03	0.02	76	0.05	0.02	78	
1.64	0.12	91	1.97	0.17	91	1.75	0.18	91	1.82	0.40	89	1.90	0.62	89	
0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27	
0.84	0.19	90	0.89	0.33	89	0.63	0.30	82	0.60	0.52	84	0.40	0.75	81	
0.84	0.18	84	0.89	0.22	88	0.62	0.25	82	0.60	0.30	81	0.39	0.52	82	
0	0.14	70	0	0.36	35	0.01	0.30	67	0.01	0.45	71	0.01	0.69	70	
32.37	49.75	70	36.96	51.68	69	35.41	48.62	68	48.51	68.47	69	35.70	65.81	68	
26.13	35.96	65	31.42	36.85	67	28.87	34.36	66	34.93	47.31	65	30.14	43.84	68	
10	5.17	86	13.30	9.28	86	12.58	6.21	86	14.73	10.67	84	11.63	11.40	82	
0.29	1.82	37	0.27	2.30	32	0.25	2.18	30	0.36	2.47	45	0.33	2.16	45	
0.54	1.33	65	0.36	1.51	63	0.59	1.46	65	0.34	2.65	58	0.31	2.32	57	
15.31	20.67	56	17.50	22.27	53	15.45	20.83	53	19.50	28.86	62	17.87	26.74	63	
1.54	6.16	75	1.56	5.77	76	1.59	6.01	75	1.68	10.12	76	1.88	10.92	77	
1.54	3.93	78	1.56	3.58	79	1.59	3.47	78	1.68	5.23	79	1.88	5.22	79	
0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37	
0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37	
0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37	
4.70	0.86	89	3.98	1.80	88	4.95	1.86	88	11.90	3.32	90	3.67	4.08	84	
0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39	
2.01	0.29	91	1.53	0.54	89	2.12	0.52	89	3.50	0.98	88	1.27	1.48	86	
2.29	0.19	93	2.08	0.38	90	2.44	0.37	91	8.05	0.94	92	1.98	1.29	88	
0.40	0.29	82	0.37	0.30	81	0.39	0.32	80	0.34	0.38	79	0.43	0.40	82	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	93.77	42.93	87	85.06	41.55	85	85.87	42.82	86	87.87	45.53	84	96.32	44.93	88

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	62,574,834	69,006,178	65,392,095	83,855,121	55,266,315
Interest rate contracts	50,513,368	58,661,365	53,314,286	60,385,023	46,663,385
Foreign exchange contracts	2,983,998	2,920,333	2,937,842	2,905,857	2,914,906
Equity, commodity, and other contracts	9,077,468	7,424,480	9,139,967	20,564,241	5,688,024
Derivatives Position					
Futures and forwards	22,319,603	27,748,284	26,166,886	28,370,264	20,915,912
Written options	4,436,255	3,355,322	4,387,078	6,680,243	2,483,919
Exchange-traded	3,717,186	2,751,839	3,606,108	5,288,846	1,968,049
Over-the-counter	719,069	603,483	780,970	1,391,397	515,870
Purchased options	5,458,604	4,545,440	5,595,785	14,509,800	3,547,297
Exchange-traded	4,869,713	3,777,574	5,029,713	5,143,425	1,941,520
Over-the-counter	588,891	767,866	566,072	9,366,375	1,605,777
Swaps	30,360,372	33,357,132	29,242,346	34,294,814	28,319,187
Held for trading	39,404,064	44,444,926	43,921,546	56,496,697	38,325,981
Interest rate contracts	27,342,598	34,100,113	31,843,737	33,026,599	29,723,051
Foreign exchange contracts	2,983,998	2,920,333	2,937,842	2,905,857	2,914,906
Equity, commodity, and other contracts	9,077,468	7,424,480	9,139,967	20,564,241	5,688,024
Non-traded	23,170,770	24,561,252	21,470,549	27,358,424	16,940,334
Interest rate contracts	23,170,770	24,561,252	21,470,549	27,358,424	16,940,334
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	94,398,784	91,356,460	96,677,854	106,319,253	81,803,884
One year or less	66,554,750	53,941,687	65,096,749	72,154,316	64,186,020
Over 1 year to 5 years	25,825,541	33,842,255	29,601,350	29,922,159	15,435,148
Over 5 years	2,018,493	3,572,518	1,979,755	4,242,778	2,182,716
Gross negative fair value (absolute value)	283,929	273,208	272,619	852,606	297,536
Gross positive fair value	593,206	983,516	811,585	667,405	261,652
Held for trading	320,711	356,597	338,721	572,683	249,850
Non-traded	272,495	626,919	472,864	94,722	11,802
Current credit exposure on risk-based capital derivative contracts	299,637	729,352	560,381	66,308	33,196
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	80.72	94.09	17	85.01	95.13	17	81.53	94.10	17	72.01	93.44	12	84.43	92.91	23
Foreign exchange contracts	4.77	3.27	77	4.23	2.75	77	4.49	3.49	76	3.47	3.20	70	5.27	3.39	76
Equity, commodity, and other contracts	14.51	1.17	95	10.76	1.12	94	13.98	1.17	95	24.52	1.64	95	10.29	1.93	88
Futures and forwards	35.67	12.57	82	40.21	12.99	85	40.02	14.05	85	33.83	13.49	81	37.85	12.78	87
Written options	7.09	7.49	60	4.86	8.37	48	6.71	8.18	58	7.97	5.91	70	4.49	6.60	55
Exchange-traded	5.94	0.11	98	3.99	0.13	96	5.51	0.14	97	6.31	0.15	95	3.56	0.23	93
Over-the-counter	1.15	7.20	27	0.87	7.94	22	1.19	7.73	27	1.66	5.10	40	0.93	5.49	28
Purchased options	8.72	3.44	80	6.59	3.38	74	8.56	3.42	76	17.30	4.42	87	6.42	4.19	69
Exchange-traded	7.78	0.12	98	5.47	0.14	97	7.69	0.15	97	6.13	0.28	95	3.51	0.32	92
Over-the-counter	0.94	3.04	53	1.11	2.87	58	0.87	2.86	52	11.17	3.35	85	2.91	3.20	64
Swaps	48.52	71.23	21	48.34	69.92	21	44.72	68.76	21	40.90	69.75	20	51.24	70.34	23
Held for trading	62.97	40.60	53	64.41	43.50	53	67.17	43.53	54	67.37	44.16	56	69.35	46.31	52
Interest rate contracts	43.70	34.42	52	49.42	37.56	52	48.70	36.62	52	39.39	37.24	50	53.78	38.40	55
Foreign exchange contracts	4.77	1.57	86	4.23	1.40	84	4.49	1.60	85	3.47	1.60	79	5.27	1.85	84
Equity, commodity, and other contracts	14.51	0.58	98	10.76	0.71	96	13.98	0.68	96	24.52	0.83	97	10.29	1.14	92
Non-traded	37.03	59.40	46	35.59	56.50	46	32.83	56.47	45	32.63	55.84	43	30.65	53.69	47
Interest rate contracts	37.03	56.19	47	35.59	54.31	47	32.83	53.82	46	32.63	52.22	44	30.65	50.60	48
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	150.86	91.87	98	132.39	89.91	94	147.84	91.48	96	126.79	93.86	92	148.02	94.47	94
One year or less	106.36	28.05	98	78.17	30.94	88	99.55	32.05	93	86.05	32.17	88	116.14	32.51	94
Over 1 year to 5 years	41.27	26.03	70	49.04	27.26	88	45.27	27.06	78	35.68	30.45	57	27.93	31.16	46
Over 5 years	3.23	30.08	17	5.18	28.48	19	3.03	29.56	14	5.06	28.09	18	3.95	28.71	18
Gross negative fair value (absolute value)	0.45	1.25	26	0.40	1.76	22	0.42	1.55	25	1.02	0.83	58	0.54	0.72	40
Gross positive fair value	0.95	1.68	22	1.43	2.69	29	1.24	2.23	24	0.80	1.19	33	0.47	0.85	23
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.05	45	0.02	0.07	34	0.02	0.07	36	0.06	0.06	83	0.02	0.06	60
Gross positive fair value (X)	0.03	0.07	50	0.06	0.11	43	0.05	0.09	45	0.04	0.07	64	0.02	0.06	55
Held for trading (X)	0.02	0.05	51	0.02	0.08	44	0.02	0.07	46	0.04	0.06	70	0.02	0.05	67
Non-traded (X)	0.01	0.01	71	0.04	0.02	79	0.03	0.02	78	0.01	0.01	63	0	0.01	25
Current credit exposure (X)	0.02	0.05	38	0.05	0.08	44	0.03	0.06	41	0	0.05	27	0	0.04	24
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.24	0.63	41	0.58	1.03	45	0.44	0.85	44	0.05	0.73	25	0.03	0.53	25

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		1,239,713		892,975		892,975		738,278		670,431					
Gross losses		105,001		213,431		356,602		185,684		197,772					
Write-downs, transfers to loans held-for-sale		0		0		0		0		0					
Recoveries		44,847		45,078		91,191		108,279		127,080					
Net losses		60,154		168,353		265,411		77,405		70,692					
Provision for loan and lease losses		-221,937		409,521		612,149		232,102		138,539					
Adjustments		0		0		0		0		0					
Ending balance		957,622		1,134,143		1,239,713		892,975		738,278					
Memo: Allocated transfer risk reserve (ATTRR)		0		0		0		0		0					
Analysis Ratios															
Provision for loan and lease losses / Average assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
-0.23	-0.14	29	0.45	0.85	24	0.33	0.51	27	0.14	0.15	59	0.10	0.14	41	
-0.51	-0.25	24	0.89	1.37	36	0.68	0.82	42	0.27	0.24	63	0.18	0.24	52	
-368.95	77.32	19	243.25	792.43	16	230.64	487.86	29	299.85	130.58	92	195.98	134.68	84	
Allowance for loan and lease losses / Total loans and leases not held for sale	1.14	1.39	28	1.25	1.51	32	1.40	1.58	40	1	0.83	72	0.91	0.90	53
Allowance for loan and lease losses / Total loans and leases	1.14	1.37	31	1.25	1.48	32	1.40	1.55	41	1	0.81	73	0.90	0.89	52
Allowance for loan and lease losses / Net loans and leases losses (X)	7.96	15.27	37	3.37	11.83	18	4.67	11.58	30	11.54	8.03	78	10.44	7.54	77
Allowance for loan and lease losses / Nonaccrual assets	119.65	318.67	13	72.06	321.01	6	108.99	299.17	11	80.11	218.72	17	84.70	214.03	15
ALLL / 90+ days past due + nonaccrual loans and leases	114.11	260.68	18	68.43	244.42	9	104.43	244.34	14	77.19	151.73	24	79.56	160.51	22
Gross loan and lease losses / Average loans and leases	0.24	0.22	65	0.46	0.35	72	0.39	0.34	68	0.21	0.28	49	0.26	0.30	57
Recoveries / Average loans and leases	0.10	0.08	68	0.10	0.07	75	0.10	0.07	73	0.12	0.08	80	0.17	0.09	85
Net losses / Average loans and leases	0.14	0.13	59	0.37	0.28	73	0.29	0.27	65	0.09	0.21	37	0.09	0.22	34
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	12.58	16.12	43	24.28	15.46	79	49.11	33.98	78	54.75	36.22	84	48.06	41.30	69
Earnings coverage of net loan and lease losses (X)	21.89	4.52	64	5.57	21.56	30	7.86	22.91	37	22.18	24.40	63	18.80	21.75	60
Net Loan and Lease Losses By Type															
Real estate loans	-0.10	0.03	2	-0.07	0.03	2	-0.09	0.04	0	-0.05	0.01	6	-0.09	0.02	2
Real estate loans secured by 1–4 family	-0.23	-0.01	0	-0.21	0.01	1	-0.21	0.01	2	-0.11	0.01	3	-0.20	0.01	1
Revolving	-0.46	-0.05	9	-0.53	0.01	5	-0.45	0.01	4	-0.51	0.02	4	-1.01	0.03	3
Closed-end	-0.17	-0.01	0	-0.13	0.01	3	-0.15	0	2	-0.02	0	19	-0.01	0.01	26
Commercial real estate loans	-0.02	0.05	9	0.04	0.03	65	0	0.07	20	0	0.01	47	0.05	0.01	82
Construction and land development	-0.07	0	10	-0.02	0	20	-0.03	0	19	-0.06	-0.01	17	-0.10	-0.03	16
1–4 family	-0.02	0	4	0	0	59	0	0	35	0	0	28	-0.01	-0.01	25
Other	-0.04	-0.01	13	-0.02	0	17	-0.03	0	14	-0.06	-0.01	16	-0.10	-0.02	12
Multifamily	0	0.01	13	-0.01	0	9	-0.01	0	10	-0.01	0	9	-0.01	0	20
Nonfarm nonresidential	0	0.07	23	0.07	0.05	71	0.02	0.11	33	0.03	0.02	67	0.12	0.02	87
Owner-occupied	0	0.01	65	0	0.02	8	-0.01	0.02	0	0	0.01	63	0.09	0.01	93
Other	0	0.06	16	0.08	0.03	83	0.03	0.08	56	0.02	0.01	79	0.03	0.01	81
Real estate loans secured by farmland	0.24	-0.01	97	0.33	0.02	92	0.19	0.02	88	0.13	0.01	92	-0.10	0	9
Commercial and industrial loans	0.37	0.20	77	0.74	0.46	77	0.66	0.47	73	0.19	0.37	36	0.15	0.31	38
Loans to individuals	0.29	0.78	30	0.80	1.41	38	0.63	1.13	41	0.65	1.17	34	0.69	1.16	45
Credit card loans	4.02	2.18	85	5.38	3.43	79	4.61	2.92	86	3.88	3.11	68	3.65	2.92	64
Agricultural loans	-0.22	0.03	6	0.24	0.15	83	-0.02	0.19	9	0.01	0.08	62	0.05	0.15	65
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	0
Other loans and leases	-0.02	0.08	12	-0.08	0.13	3	-0.03	0.15	4	-0.15	0.15	3	0.02	0.14	46

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	201,217		317,200		250,615		336,311		262,817						
90+ days past due loans and leases	38,802		83,697		49,615		42,191		56,257						
Nonaccrual loans and leases	800,378		1,573,788		1,137,494		1,114,628		871,673						
Total past due and nonaccrual loans and leases	1,040,397		1,974,685		1,437,724		1,493,130		1,190,747						
Restructured 30–89 days past due	3,791		8,130		8,775		6,297		9,785						
Restructured 90+ days past due	177		0		4,813		172		27						
Restructured nonaccrual	296,681		371,922		358,974		404,448		358,741						
Total restructured loans and leases	300,649		380,052		372,562		410,917		368,553						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		3,651						
Total past due and nonaccrual loans held for sale	0		0		0		0		3,651						
Restructured loans and leases in compliance	259,468		317,067		277,136		331,903		447,914						
Other real estate owned	3,182		18,195		12,666		22,774		24,072						
Other Assets															
30–89 days past due	2,237		5,132		3,294		1,375		426						
90+ days past due	518		1,566		2,952		337		41						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	2,755		6,698		6,246		1,712		467						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.24	0.27	59	0.35	0.36	58	0.28	0.39	42	0.38	0.43	52	0.32	0.44	36
90+ days past due loans and leases	0.05	0.10	63	0.09	0.13	68	0.06	0.12	55	0.05	0.15	45	0.07	0.17	52
Nonaccrual loans and leases	0.95	0.58	83	1.73	0.61	94	1.28	0.66	89	1.25	0.51	93	1.06	0.54	91
90+ days past due and nonaccrual loans and leases	1	0.73	76	1.82	0.80	90	1.34	0.85	82	1.29	0.71	85	1.13	0.75	80
30–89 days past due restructured	0	0.01	65	0.01	0.01	69	0.01	0.01	66	0.01	0.01	56	0.01	0.02	62
90+ days past due restructured	0	0	65	0	0.01	28	0.01	0.01	80	0	0.01	62	0	0.01	53
Nonaccrual restructured	0.35	0.12	90	0.41	0.13	93	0.40	0.13	93	0.45	0.14	93	0.44	0.16	93
30–89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	83
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.24	0.27	59	0.35	0.37	59	0.29	0.40	43	0.38	0.43	53	0.32	0.44	36
90+ days past due assets	0.05	0.10	63	0.09	0.13	69	0.06	0.12	58	0.05	0.15	44	0.07	0.18	52
Nonaccrual assets	0.95	0.59	82	1.73	0.62	94	1.28	0.67	88	1.25	0.53	92	1.06	0.57	89
30+ days past due and nonaccrual assets	1.24	1.04	69	2.18	1.21	85	1.63	1.29	74	1.67	1.19	80	1.44	1.26	67
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.43	0.43	58	0.89	0.49	85	0.64	0.52	72	0.67	0.44	81	0.60	0.48	70
90+ days past due and nonaccrual assets + other real estate owned	0.44	0.46	54	0.90	0.52	84	0.65	0.55	69	0.68	0.48	79	0.61	0.52	68
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.55	0.52	61	1.03	0.56	89	0.78	0.60	72	0.85	0.53	80	0.87	0.60	77
Allowance for loan and lease losses	111.42	67.93	84	169.04	65.48	91	116.23	66.66	86	165.26	115.41	80	183.33	118.28	82
Equity capital + allowance for loan and lease losses	4.63	4.43	60	9.02	4.83	89	6.38	4.97	72	7.45	4.28	83	7.43	4.79	79
Tier 1 capital + allowance for loan and lease losses	5.51	5.28	60	11.36	5.98	91	7.80	6.05	70	9.08	5.65	82	9.35	6.16	79
Loans and leases + other real estate owned	1.27	0.88	79	2.11	0.92	92	1.62	0.97	86	1.65	0.85	92	1.64	0.96	88

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.51	0.24	85	0.54	0.39	73	0.49	0.39	68	0.49	0.38	70	0.55	0.42	73
	90+ days past due		0.11	0.12	79	0.23	0.15	81	0.13	0.16	73	0.08	0.16	60	0.10	0.22	60
	Nonaccrual.....		1.95	0.65	92	2.07	0.63	95	2.36	0.76	92	1.96	0.46	95	2.16	0.57	94
Commercial and industrial	30–89 days past due		0.08	0.17	32	0.22	0.23	59	0.13	0.23	44	0.33	0.31	66	0.23	0.30	50
	90+ days past due		0.03	0.02	73	0.05	0.03	75	0.04	0.03	70	0.04	0.05	59	0.07	0.05	72
	Nonaccrual.....		0.92	0.64	73	2.30	0.75	96	1.42	0.75	82	1.33	0.83	76	0.75	0.76	57
Individuals	30–89 days past due		0.49	0.55	50	0.70	0.58	64	0.66	0.83	42	1.02	0.83	61	0.91	0.84	51
	90+ days past due		0.09	0.07	72	0.13	0.13	69	0.12	0.14	63	0.15	0.17	65	0.19	0.16	73
	Nonaccrual.....		0.26	0.18	69	0.41	0.22	76	0.35	0.28	70	0.44	0.17	84	0.49	0.23	81
Depository institution loans	30–89 days past due		0	0	45	0	0.03	45	0	0	46	0	0	47	0	0	47
	90+ days past due		0	0	48	0	0	49	0	0	46	0	0	49	0	0	47
	Nonaccrual.....		0	0	48	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due		0.31	0.16	75	0.95	0.31	81	1.07	0.17	91	0.10	0.24	61	0.62	0.17	85
	90+ days past due		0	0	89	0	0.03	80	0.01	0	91	0	0	85	0	0	43
	Nonaccrual.....		9.17	0.69	95	10.12	0.80	95	10.26	0.49	96	11.08	0.67	97	6.15	0.75	94
Foreign governments	30–89 days past due		0	0.01	46	0	0	50	0	0	50	0	0.07	47		0.01	
	90+ days past due		0	0	50	0	0	50	0	0	50	0	0	50		0	
	Nonaccrual.....		0	0.04	46	0	0.02	46	0	0.09	46	0	0.03	44		0.06	
Other loans and leases	30–89 days past due		0.13	0.11	67	0.27	0.14	75	0.21	0.18	68	0.11	0.20	55	0.05	0.17	44
	90+ days past due		0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	66	0	0.01	31
	Nonaccrual.....		0.11	0.13	66	0.31	0.15	77	0.14	0.15	66	0.21	0.13	74	0.28	0.14	80

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.59	0.35	79	0.88	0.60	75	0.91	0.65	77	0.54	0.67	51	0.79	0.71	60
	90+ days past due	0.09	0.27	64	0.29	0.29	77	0.12	0.33	67	0.03	0.31	46	0.07	0.46	47
	Nonaccrual	2.49	0.82	91	2.34	0.84	91	2.62	0.89	91	2.24	0.73	91	2.70	0.86	93
Revolving	30–89 days past due	0.24	0.29	46	0.31	0.40	44	0.82	0.48	80	0.41	0.45	48	0.43	0.50	43
	90+ days past due	0.12	0.02	88	0.04	0.03	75	0.07	0.03	79	0.02	0.05	64	0.16	0.05	83
	Nonaccrual	1.33	1.05	76	1.71	1.27	76	1.27	1.13	71	1.97	1	81	3.25	1.17	85
Closed-end	30–89 days past due	0.69	0.36	81	1.03	0.61	77	0.93	0.65	76	0.57	0.70	53	0.87	0.75	65
	90+ days past due	0.08	0.29	64	0.35	0.33	79	0.14	0.38	68	0.03	0.35	49	0.05	0.53	41
Junior lien	Nonaccrual	2.80	0.77	93	2.49	0.81	92	2.99	0.87	93	2.30	0.70	93	2.57	0.84	93
	30–89 days past due	0.02	0.01	75	0.02	0.02	65	0.04	0.02	83	0.02	0.02	57	0.03	0.03	66
	90+ days past due	0.02	0	96	0.01	0	82	0.02	0	95	0	0	76	0.01	0	72
	Nonaccrual	0.53	0.04	99	0.53	0.05	98	0.54	0.04	99	0.50	0.04	98	0.70	0.06	98
Commercial real estate	30–89 days past due	0.46	0.14	89	0.14	0.23	48	0.16	0.26	50	0.38	0.18	83	0.22	0.17	68
	90+ days past due	0.12	0.01	96	0.19	0.02	95	0.14	0.02	91	0.12	0.03	87	0.16	0.03	88
	Nonaccrual	0.86	0.52	78	0.58	0.43	70	1.08	0.62	78	0.66	0.23	90	0.55	0.28	85
Construction and development	30–89 days past due	0.04	0.12	54	0.03	0.24	41	0.11	0.28	51	0.56	0.28	78	0.14	0.21	50
	90+ days past due	0	0.01	38	0.09	0.01	90	0.01	0.01	77	0.10	0.02	89	0.09	0.02	85
	Nonaccrual	0.31	0.36	70	0.30	0.25	68	0.64	0.41	80	0.37	0.20	81	0.31	0.19	75
1–4 family	30–89 days past due	0	0.02	33	0	0.04	28	0	0.03	57	0.09	0.06	75	0.07	0.06	67
	90+ days past due	0	0	44	0.05	0	93	0	0	42	0.04	0	93	0.03	0	95
	Nonaccrual	0.01	0.02	67	0.02	0.04	63	0.02	0.03	66	0.04	0.02	81	0.05	0.02	75
Other	30–89 days past due	0.04	0.07	65	0.03	0.17	47	0.10	0.22	58	0.47	0.20	81	0.08	0.13	56
	90+ days past due	0	0	41	0.04	0	91	0.01	0	86	0.06	0.01	90	0.06	0.02	83
	Nonaccrual	0.30	0.29	73	0.28	0.18	76	0.62	0.35	81	0.33	0.17	84	0.26	0.15	76
Multifamily	30–89 days past due	0.03	0.06	67	0.13	0.08	73	0.14	0.09	73	0.71	0.08	92	0.34	0.10	85
	90+ days past due	0	0	44	0.04	0	94	0	0	90	0.02	0	89	0	0.01	39
	Nonaccrual	1.15	0.14	94	0.28	0.08	82	0.25	0.11	82	0.23	0.05	90	0.10	0.08	70
Nonfarm non-residential	30–89 days past due	0.70	0.14	93	0.19	0.20	63	0.20	0.23	58	0.26	0.14	80	0.23	0.17	69
	90+ days past due	0.19	0.01	96	0.26	0.02	95	0.22	0.02	94	0.15	0.03	88	0.20	0.03	90
	Nonaccrual	1.09	0.66	78	0.76	0.55	74	1.40	0.80	78	0.83	0.28	90	0.70	0.30	85
Owner Occupied	30–89 days past due	0.08	0.04	76	0.19	0.07	83	0.17	0.07	84	0.05	0.07	49	0.19	0.09	77
	90+ days past due	0.08	0	96	0.08	0.01	95	0.08	0	96	0.06	0.01	87	0.07	0.01	90
	Nonaccrual	0.63	0.25	89	0.70	0.24	95	0.83	0.27	92	0.67	0.16	95	0.43	0.17	89
Other	30–89 days past due	0.62	0.09	95	0	0.11	25	0.02	0.14	39	0.21	0.07	88	0.04	0.07	53
	90+ days past due	0.11	0.01	93	0.18	0.01	95	0.14	0.01	92	0.08	0.01	91	0.13	0.01	96
	Nonaccrual	0.46	0.40	64	0.06	0.24	24	0.58	0.44	67	0.16	0.10	73	0.27	0.13	79
Farmland	30–89 days past due	0.02	0.11	63	1.80	0.31	91	0.33	0.11	84	1.45	0.23	92	0.96	0.25	87
	90+ days past due	0.08	0	93	0.07	0.03	84	0.08	0	94	0.09	0.01	91	0	0.01	86
	Nonaccrual	18.33	1.10	99	20.78	1.24	97	22.83	1.13	99	16.07	0.84	98	12.39	1.23	95
Credit card	30–89 days past due	0.79	0.63	63	1.30	0.90	72	1.50	0.95	79	1.14	1.19	39	1.19	1.22	43
	90+ days past due	0.95	0.39	85	1.09	0.76	60	1.10	0.63	75	1.16	0.78	67	1.07	0.73	63
	Nonaccrual	0	0.08	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	9,313,463	9,312,038	9,313,140	9,311,599	9,310,247										
Retained earnings	11,220,492	9,379,050	10,091,066	8,987,572	7,837,434										
Accumulated other comprehensive income (AOCI)	183,812	774,963	573,239	-21,205	-318,060										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	20,717,767	19,466,051	19,977,445	18,277,966	16,829,621										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	3,497,242	3,596,596	3,538,861	3,597,262	4,067,718										
Accumulated other comprehensive income-related adjustments	195,762	778,451	589,727	-8,723	-321,225										
Other deductions from common equity tier 1 capital	-11,950	-3,489	-16,488	-12,482	3,165										
Subtotal:	17,036,713	15,094,493	15,865,345	14,701,909	13,079,963										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	17,036,713	15,094,493	15,865,345	14,701,909	13,079,963										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	1,374,900	649,945	1,374,900	649,945	649,945										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	1,374,900	649,945	1,374,900	649,945	649,945										
Less: Additional tier 1 capital deductions	15,087	31	38	41	97										
Additional tier 1 capital	1,359,813	649,914	1,374,862	649,904	649,848										
Tier 1 Capital	18,396,526	15,744,407	17,240,207	15,351,813	13,729,811										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	1,195,000	1,920,000	1,195,000	1,920,000	1,920,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	1,118,523	1,301,426	1,436,931	1,022,099	864,388										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	2,313,523	3,221,426	2,631,931	2,942,099	2,784,388										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	2,313,523	3,221,426	2,631,931	2,942,099	2,784,388										
Exited advanced approach tier 2 capital															
Total capital	20,710,049	18,965,833	19,872,138	18,293,912	16,514,199										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	195,835,544	189,725,755	189,524,037	172,267,087	158,009,816										
Less: Deductions from common equity tier 1 capital	3,512,329	3,596,627	3,538,899	3,597,302	4,067,815										
Less: Other deductions	-188,745	-132,414	-191,511	-147,373	-126,698										
Total assets for leverage ratio	192,511,960	186,261,542	186,176,649	168,817,158	154,068,699										
Total risk-weighted assets	124,802,461	125,252,732	127,422,268	129,688,286	119,541,974										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	13.65	12.66	67	12.05	11.98	57	12.45	12.35	58	11.34	12.11	40	10.94	12.09	37
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	14.74	13.44	75	12.57	12.72	55	13.53	13.08	66	11.84	12.78	38	11.49	12.85	33
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	16.59	15.42	75	15.14	14.77	65	15.60	15.23	65	14.11	14.36	57	13.81	14.45	49
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.56	9.11	68	8.45	9.03	33	9.26	9.13	54	9.09	9.76	36	8.91	9.71	22
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets		0			0			0			0			0			-100.00	
Total property and casualty assets		0			0			0			0			0			-100.00	
Reinsurance recoverables (P/C)																		
Total life and health assets		0			0			0			0			0				
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)		0			0			0			0			0				
Total insurance underwriting equity		0			0			0			0			0			-100.00	
Total property and casualty equity		0			0			0			0			0			-100.00	
Total life and health equity		0			0			0			0			0				
Total insurance underwriting net income		0			0			0			0			0				
Total property and casualty		0			0			0			0			0				
Total life and health		0			0			0			0			0				
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0				
Unearned premiums (P/C)		0			0			0			0			0			-100.00	
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0				
Separate account liabilities (L/H)		0			0			0			0			0				
Insurance activities revenue		526			532			1,591			1,674			1,492		-1.13	-34.33	
Other insurance activities income		526			532			1,591			1,674			1,456		-1.13	-33.16	
Insurance and reinsurance underwriting income		0			0			0			0			36			-100.00	
Premiums		0			0			0			0			36			-100.00	
Credit related insurance underwriting		0			0			0			0			36			-100.00	
Other insurance underwriting		0			0			0			0			0				
Insurance benefits, losses, expenses		0			0			0			0			288			-100.00	
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			-100.00	
Life insurance assets		3,292,986			3,254,913			3,276,294			3,230,142			3,167,172		1.17	9.33	
Analysis Ratios																		
	06/30/2021				06/30/2020				12/31/2020				12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct		BHC	Peer # 1	Pct		BHC	Peer # 1	Pct		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Insurance underwriting assets / Consolidated assets		0	0	40	0	0	39		0	0	39		0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		52.30			54.79			53.67			51.47						56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		47.70			45.21			46.33			48.53						43.88	
Separate account assets (L/H) / Total life assets		13.29			11.01			11.24			7.26						8.53	
Insurance activities revenue / Adjusted operating income		0.02	0.37	38	0.02	0.39	40	0.03	0.41	40	0.03	0.47	40	0.03	0.47	40		
Premium income / Insurance activities revenue		0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	2.41	4.86	78		
Credit related premium income / Total premium income		30.92			40.01			38.23			34.91			100	44.54	78		
Other premium income / Total premium income		69.08			59.99			61.77			65.09			0	55.46	21		
Insurance underwriting net income / Consolidated net income		0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42		
Insurance net income (P/C) / Equity (P/C)		21.10			7.42			15.59			19.86						15.64	
Insurance net income (L/H) / Equity (L/H)		5.07			-31.13			3.62			5.13						1.99	
Insurance benefits, losses, expenses / Insurance premiums		-395.05			620.37			447.82			233.61			800	160.49	92		
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15						0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15						2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets		0	0	44	0	0	43	0	0	44	0	0	42	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses		17.01	11.54	70	19.28	11.35	84	17.73	11.03	78	19.88	11.51	81	21.89	10.22	89		
Broker-Dealer Activities					31,760,281			30,998,734			37,297,286			32,951,897			29,514,521	
Net assets of broker-dealer subsidiaries (\$000)		16.43	0.47	94	16.60	0.73	93	20.20	0.75	96	19.06	1.39	91	19.06	1.79	90		

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	453,429	564,662	494,105	566,875	719,275
Real estate loans.....	320,395	414,550	373,648	434,694	347,827
Commercial and industrial loans	125,887	146,579	116,268	115,613	370,467
Loans to depository institutions and other banks acceptances	4,892	2,794	2,922	8,531	981
Loans to foreign governments and institutions	2,255	739	1,267	8,037	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	4,159	5,741	5,737	5,697	4,647
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	457,588	570,403	499,842	572,572	723,922
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Analysis Ratios															
Yield: Foreign loans	0	0.64	34	0	0.93	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50		0	
Growth Rates															
Net loans and leases.....	-19.70	-1.19	19	-11.34	10.27	27	-12.84	-2.40	29	-21.19	22.48	11	25.94	7.24	76
Total selected assets.....	-19.78	3.19	17	-11.22	5.10	31	-12.70	2.04	24	-20.91	12.40	15	25.52	3.24	80
Deposits		9.07			10.22			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans					
Home equity lines					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.44	0.56	0.50	0.63	0.84
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
					Percent Change
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries		212,038	119,662	122,317	1,180,420	385,218	77.20	93.50
Dividends		211,900	114,300	114,300	1,157,900	363,500	85.39	100.62
Interest		138	5,362	8,017	22,520	21,718	-97.43	-96.51
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		11,151	22,374	42,489	80,381	78,905	-50.16	-64.44
Dividends		0	0	0	4,300	12,400		-100.00
Interest		11,151	22,374	34,731	76,081	66,505	-50.16	12.42
Management and service fees		0	0	0	0	0	0	
Other income		0	0	7,758	0	0	0	
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		223,189	142,036	164,806	1,260,801	464,123	57.14	58.36
Securities gains (losses)		0	0	0	0	-31		
Other operating income		6,728	1,488	3,233	1,967	4,359	352.15	-49.42
Total operating income		229,917	143,524	168,039	1,262,768	468,451	60.19	49.19
Operating Expenses								
Personnel expenses		7,830	-2,326	7,997	7,748	1,140		296.46
Interest expense		32,367	101,605	140,691	307,638	181,945	-68.14	-21.16
Other expenses		17,367	14,028	29,383	22,498	35,068	23.80	-19.46
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		57,564	113,307	178,071	337,884	218,153	-49.20	-10.88
Income (loss) before taxes		172,353	30,217	-10,032	924,884	250,298	470.38	92.53
Applicable income taxes (credit)		-11,047	-20,531	-39,300	-15,143	-50,213		
Extraordinary items								
Income before undistributed income of subsidiaries		183,400	50,748	29,268	940,027	300,511	261.39	88.57
Equity in undistributed income of subsidiaries		978,733	359,136	1,117,066	158,521	674,254	172.52	409.37
Bank subsidiaries		745,033	233,576	812,916	50,929	687,558	218.97	245.57
Nonbank subsidiaries		233,700	125,560	304,150	107,592	-13,304	86.13	
Subsidiary holding companies		0	0	0	0	0	0	
Net income (loss)		1,162,133	409,884	1,146,334	1,098,548	974,765	183.53	301.56
Memoranda								
Bank net income		956,933	347,876	927,216	1,208,829	1,051,058	175.08	197.91
Nonbank net income		233,700	125,560	304,150	111,892	-904	86.13	
Subsidiary holding companies' net income		0	0	0	0	0	0	

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		18,510,268	67.40	17,838,868	67.69	18,261,799	68.22	17,206,776	16,746,190	3.76	1.57
Common and preferred stock		18,477,174	67.28	17,703,923	67.18	18,125,249	67.71	16,673,547	16,192,369	4.37	15.75
Excess cost over fair value		6,937	0.03	6,934	0.03	6,934	0.03	6,934	6,934	0.04	0.00
Loans, advances, notes, and bonds		26,156	0.10	128,000	0.49	129,594	0.48	526,219	546,808	-79.57	-98.84
Other receivables		1	0	11	0	22	0	76	79	-90.91	-98.59
Investment in nonbank subsidiaries		6,802,776	24.77	4,993,056	18.95	6,568,935	24.54	5,066,212	4,949,181	36.24	142.09
Common and preferred stock		3,397,254	12.37	2,982,816	11.32	3,162,997	11.82	2,711,217	2,592,609	13.89	149.91
Excess cost over fair value		54,909	0.20	59,614	0.23	55,238	0.21	53,980	54,925	-7.89	-5.82
Loans, advances, notes, and bonds		3,350,000	12.20	1,950,000	7.40	3,350,000	12.51	2,300,000	2,300,000	71.79	141.01
Other receivables		613	0	626	0	700	0	1,015	1,647	-2.08	-73.53
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		1,497,284	5.45	2,938,343	11.15	1,299,678	4.86	6,435,010	2,932,758	-49.04	26824.73
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		4,855	0.02	5,107	0.02	5,026	0.02	5,151	6,518	-4.93	-48.32
Intangible assets		188,866	0.69	188,866	0.72	188,866	0.71	188,866	188,866	0.00	0.00
Other assets		459,255	1.67	390,381	1.48	444,058	1.66	359,391	400,117	17.64	13.32
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		27,463,304	100.00	26,354,621	100.00	26,768,362	100.00	29,261,406	25,223,630	4.21	26.89
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	15,000	0.06	0	0	0	10,000	-100.00	-100.00
Other borrowings 1 year or less		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		4,190,000	15.26	4,190,000	15.90	4,190,000	15.65	8,207,830	5,769,449	0.00	41.64
Subordinated notes and debentures		695,000	2.53	1,620,000	6.15	695,000	2.60	1,620,000	1,620,000	-57.10	-57.88
Other liabilities		481,857	1.75	411,280	1.56	503,050	1.88	503,594	342,654	17.16	138.10
Balance due to subsidiaries and related institutions		3,780	0.01	2,346	0.01	27,967	0.10	2,071	1,961	61.13	3.68
Total liabilities		5,370,637	19.56	6,238,626	23.67	5,416,017	20.23	10,333,495	7,744,064	-13.91	-7.88
Equity Capital		22,092,667	80.44	20,115,995	76.33	21,352,345	79.77	18,927,911	17,479,566	9.83	39.71
Perpetual preferred stock (income surplus)		649,945	2.37	649,945	2.47	649,945	2.43	649,945	649,945	0.00	52.93
Common stock		0	0	0	0	0	0	0	0		
Common surplus		10,038,418	36.55	9,312,037	35.33	10,038,095	37.50	9,311,599	9,310,247	7.80	7.86
Retained earnings		11,220,492	40.86	9,379,050	35.59	10,091,066	37.70	8,987,572	7,837,434	19.63	83.85
Accumulated other comprehensive income		183,812	0.67	774,963	2.94	573,239	2.14	-21,205	-318,060	-76.28	
Other equity capital components		0	0	0	0	0	0	0	0		
Total liabilities and equity capital		27,463,304	100.00	26,354,621	100.00	26,768,362	100.00	29,261,406	25,223,630	4.21	26.89
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	10.79	12.64	38	4.19	4.33	38	5.70	7.29	29	5.98	9.68	11	5.83	10.40	8
Bank net income / Average equity investment in banks	10.48	12.37	38	4.02	4.55	33	5.28	7.45	24	7.33	10.51	11	6.69	11.19	10
Nonbank net income / Average equity investment in nonbanks	13.96	13.40	60	8.80	7.01	66	10.24	9.75	62	4.13	7.89	42	-0.05	7.10	12
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income	82.34	96.24	16	84.87	91.35	19	80.89	88.16	18	110.04	82.22	86	107.83	82.56	82
Nonbank net income / Parent net income	20.11	3.10	92	30.63	6.35	89	26.53	3.59	92	10.19	5.93	79		3.78	
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	24.31	16.87	79	31.01	20.37	77	25.36	20.06	74	54.59	20.43	87	44.30	20.88	83
Total debt / Equity capital	22.11	11.60	81	28.96	14.50	79	22.88	14.41	77	51.92	14.31	88	42.33	14.69	84
Total debt + notes payable to subs that issued TPS / Equity capital	22.11	13.82	80	28.96	16.78	78	22.88	16.67	75	51.92	16.36	88	42.33	17.10	84
Total debt + Loans guaranteed for affiliate / Equity capital	22.11	11.69	81	28.96	14.81	79	22.88	14.68	77	51.92	14.56	88	42.33	15.14	84
Total debt / Equity capital – excess over fair value	22.17	11.71	81	29.05	14.64	79	22.94	14.52	76	52.09	14.51	88	42.48	14.81	84
Long-term debt / Equity capital	22.11	11.05	83	28.88	13.39	80	22.88	13.56	79	51.92	13.04	89	42.27	13.37	85
Short-term debt / Equity capital	0	0.48	41	0.07	0.98	75	0	0.77	38	0	1.02	36	0.06	1.14	76
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0.28	0.09	86	0.33	0.09	85	0.29	0.08	86	0.32	0.12	84	0.35	0.12	85
Long-term debt / Consolidated long-term debt	52.25	39.10	60	57.84	29.33	80	52.02	34.67	66	70.88	28.44	86	61.35	28.63	78
Double Leverage															
Equity investment in subs / Equity capital	99.29	103.07	30	103.17	103.11	53	99.99	102.81	34	102.74	103.22	52	107.82	103.10	77
Total investment in subs / Equity capital	114.58	108.26	82	113.50	110.49	78	116.29	110.16	82	117.67	111.07	81	124.12	112.48	81
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.07	0.25	28	0.78	0.67	62	0	0.47	33	0.47	0.36	60	1.40	0.35	88
Equity investment in subs – equity cap / Net income-div (X)		0.83		0.81	3.93	26		1.82		0.49	1.22	31	1.46	1.22	75
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	267.33	138.64	88	126.01	143.95	52	94.27	136.59	23	369.26	177.68	91	204.62	162.34	73
Cash from ops + noncash items + op expense / Op expense + dividend	204.71	130.64	82	34.23	154.33	9	51.10	147.24	6	426.12	190.27	92	236.38	174.91	78
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	319.30	103.17	91	15.78	148.07	10	12.36	134.08	4	1,062.90	116.34	99	760.13	103.19	98
Pretax operating income + interest expense / Interest expense	632.50	1,479.01	37	129.74	2,733.67	19	92.87	2,016.32	10	400.64	1,968.54	23	237.57	2,898.75	20
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	632.50	1,667.11	35	129.74	1,374.36	18	92.87	1,539.23	9	400.64	1,632.83	21	237.57	1,369.37	17
Dividends + interest from subsidiaries / Interest expense + dividends	342.98	153.06	89	118.35	169.52	45	85.57	150.43	20	366.03	210.80	85	212.16	188.90	63
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	15.95	30	20.75	13.95	71	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	35.53	41.77	69	22.27	27.95	67	26.76	35.64	62	29.84	57.11	63	26.48	33.93	54
Other Ratios															
Net assets that reprice within 1 year / Total assets	-9.69	3.64	2	-22.76	3.69	1	-12.76	3.85	3	-10.32	2.64	6	-7.88	2.61	6
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0.04			0.24	
Nonaccrual		0.96			0.97			1.03			0.54			6.54	
Total		1.17			1.02			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	18.06	1.79	90	18.25	2.90	88	21.88	2.66	91	20.78	5.62	83	20.98	5.50	84
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	17.83	78.46	14	36.27	73.92	29	146.37	81.10	86	3.92	57.84	4	12.25	57.26	7
Dividends declared / Net income.....	2.81	25.30	12	4.49	60.26	12	3.74	42.29	11	3.35	33.08	9	3.78	27.33	12
Net income – dividends / Average equity.....	10.49	9.64	65	4	1.15	71	5.48	4.14	66	5.78	6.46	44	5.61	7.33	27
Percent of Dividends Paid															
Dividends from bank subsidiaries	647.87	139.49	93	620.99	166.94	93	266.81	132.17	85	3,145.36	178.13	98	987.45	157.73	98
Dividends from nonbank subsidiaries	0	3.97	27	0	3.69	27	0	3.41	23	11.68	7.53	80	33.68	7.13	88
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	647.87	193.08	91	620.99	205.70	92	266.81	174.85	81	3,157.04	260.40	98	1,021.13	215.26	96
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	22.14	36.56	33	32.86	82.59	25	12.33	60.28	11	95.79	66.55	82	34.58	60.71	25
Interest income from bank subsidiaries.....	0.01	0.11	60	1.54	0.58	83	0.86	0.36	83	1.86	0.54	83	2.07	0.52	87
Management and service fees from bank subsidiaries	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	22.16	38.35	31	34.40	98.26	23	13.19	62.88	11	97.65	69.36	78	36.65	63.43	23
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	54.17	18	0	52.25	20	0	56.39	15	3.84	82.95	27		51.40	
Interest income from nonbank subsidiaries.....	4.77	2.35	82	17.82	7.62	81	11.42	7.38	79	68	20.25	82		18.56	
Management and service fees from nonbank subsidiaries	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38		2.96	
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	2.55	0.16	91	0	1.06	43		0.15	
Operating income from nonbank subsidiaries	4.77	76.16	25	17.82	78.35	36	13.97	79.84	28	71.84	150.41	40		99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	92.16	67.82	47	79.64	66.84	35	68.02	69.76	27	91.70	67.32	47	77.60	65.18	37
Interest income from bank subsidiaries.....	0.06	0.39	64	3.74	1.06	88	4.77	0.63	92	1.78	0.80	80	4.64	0.92	90
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	92.22	81.78	35	83.37	81.90	28	72.79	82.20	21	93.48	78.80	36	82.23	74.20	31
Dividends from nonbank subsidiaries	0	2.67	26	0	2.05	28	0	1.95	23	0.34	2.65	54	2.65	2.57	73
Interest income from nonbank subsidiaries.....	4.85	0.35	92	15.59	1.11	91	20.67	0.73	94	6.02	1.19	89	14.20	2.32	90
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	4.62	0.01	97	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	4.85	6.48	71	15.59	6.25	83	25.29	4.70	88	6.37	7.29	77	16.84	7.64	82
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34		0	237.31	11		135.13			83.37		0	87.87	16
Loans and advances from subsidiaries / Total debt	0	28.31	13	0	33.86	11	0	27.08	12	0	28.33	11	0	26.53	12